Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 1 of 45

B1 (Official)	Form 1)(04	/13)				<del>oannon</del>		go <u> </u>					
			United No			ruptcy of Illino					Vo	luntary Peti	tion
	ebtor (if ind amuel J.	ividual, ent	er Last, First	, Middle):			Name	of Joint De	ebtor (Spouse)	) (Last, First	, Middle):		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):							used by the J maiden, and			8 years			
Last four dig		Sec. or Indi	vidual-Taxp	ayer I.D. (	(ITIN)/Com	plete EIN	Last fo	our digits o	f Soc. Sec. or	Individual-	Гахрауег I	D. (ITIN) No./Comp	plete EIN
Street Addre	ess of Debto Mulberry		Street, City,	and State)	):	ZIP Code		Address of	Joint Debtor	(No. and St	reet, City, a	ŕ	IP Code
					Г	61047						2.1	i Code
County of R Ogle	desidence or	of the Prin	cipal Place o	f Busines	s:		Count	y of Reside	ence or of the	Principal Pla	ace of Busi	ness:	
Mailing Add	dress of Deb	otor (if diffe	rent from str	eet addres	ss):		Mailir	ng Address	of Joint Debto	or (if differe	nt from str	eet address):	
					Г	ZIP Code	4					ZI	IP Code
Location of (if different)				•	<u> </u>		•					<b>'</b>	
(Form		f Debtor	one boy)			of Business			-	of Bankrup Petition is Fi		Under Which	
(Form of Organization) (Check one box)  ■ Individual (includes Joint Debtors)  See Exhibit D on page 2 of this form.  □ Corporation (includes LLC and LLP)  □ Partnership  □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			<ul> <li>☐ Health Care Business</li> <li>☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B)</li> <li>☐ Railroad</li> <li>☐ Stockbroker</li> <li>☐ Commodity Broker</li> <li>☐ Clearing Bank</li> </ul>		defined	Chapt Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	☐ Cl of ☐ Cl	hapter 15 F a Foreign hapter 15 F	Petition for Recognit Main Proceeding Petition for Recognit Nonmain Proceedin	tion		
	Chapter 1	15 Debtors		Oth							e of Debts		
Country of do Each country by, regarding	in which a fe	oreign procee	eding	unde	(Check box tor is a tax-ex er Title 26 of	mpt Entity  i, if applicable mpt organiz the United St  l Revenue Co	e) cation cates	defined	are primarily co d in 11 U.S.C. § red by an individual, family, or l	nsumer debts, 101(8) as dual primarily	for	Debts are print business debts	-
	Fi	ling Fee (C	heck one box	x)			one box:	1	-	ter 11 Debt			
☐ Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  ☐ Eliza Face size and the court's consideration certifying that the last of the court's consideration certifying that the last of the court's consideration certifying that the last of the court's consideration certifying that the court's consideration certifying that the check if:  ☐ Debt Check if: ☐ Deb				Debtor is not if: Debtor's aggure less than all applicable	a small busi regate nonco \$2,490,925 ( e boxes:		lefined in 11 U	J.S.C. § 101 cluding debt					
			art's considerat	ion. see Oi	iliciai Folili 3				vere solicited pros.C. § 1126(b).	epetition from	one or mor	e classes of creditors,	
Debtor e	estimates that estimates that	nt funds will nt, after any	aation  I be available exempt prop for distribut	erty is ex	cluded and	administrati		es paid,		THIS	S SPACE IS	FOR COURT USE ON	īLY
Estimated N  1- 49	[umber of C ☐ 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Li  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main

Document Page 2 of 45

**B1** (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Doak, Samuel J. (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Dale G. Haake January 31, 2015 Signature of Attorney for Debtor(s) (Date) Dale G. Haake 03124381 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**B1** (Official Form 1)(04/13)

Page 3

## **Voluntary Petition**

(This page must be completed and filed in every case)

#### Signatures

#### $Signature (s) \ of \ Debtor (s) \ (Individual/Joint)$

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

### X /s/ Samuel J. Doak

Signature of Debtor Samuel J. Doak

X

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

January 31, 2015

Date

#### Signature of Attorney\*

#### X /s/ Dale G. Haake

Signature of Attorney for Debtor(s)

#### Dale G. Haake 03124381

Printed Name of Attorney for Debtor(s)

#### Katz | Nowinski P.C.

Firm Name

1000 36th Avenue Moline, IL 61265

Address

### Email: dhaake@katzlawfirm.com

309/797-3000 Fax: 309/797-3330

Telephone Number

January 31, 2015

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

#### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

Name of Debtor(s):

Doak, Samuel J.

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

 $\mathbf{v}$ 

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

# Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 4 of 45

B 1D (Official Form 1, Exhibit D) (12/09)

### United States Bankruptcy Court Northern District of Illinois

		1 tot the in District of Immols	
In re	Samuel J. Doak	Case No.	
		Debtor(s) Chapter	7

# EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.
- ☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

# Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 5 of 45

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.  Page					
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, of through the Internet.); ☐ Active military duty in a military combat zone.					
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.					
I certify under penalty of perjury that the information provided above is true and correct.					
Signature of Debtor: /s/ Samuel J. Doak Samuel J. Doak					
Date: January 31, 2015					

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 6 of 45

B6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Samuel J. Doak	Case No.			
-		Debtor	.,		
			Chapter	7	
			•		

## **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	0.00		
B - Personal Property	Yes	3	10,092.50		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		0.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		239,430.82	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,366.92
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,254.79
Total Number of Sheets of ALL Schedu	ıles	20			
	To	otal Assets	10,092.50		
			Total Liabilities	239,430.82	

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 7 of 45

B 6 Summary (Official Form 6 - Summary) (12/14)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Samuel J. Doak		Case No.	Case No.		
-		Debtor	,			
			Chapter	7		

# STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	157,357.88
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	157,357.88

#### State the following:

Average Income (from Schedule I, Line 12)	2,366.92
Average Expenses (from Schedule J, Line 22)	2,254.79
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,607.23

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		239,430.82
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		239,430.82

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 8 of 45

B6A (Official Form 6A) (12/07)

In re	Samuel J. Doak	Case No
-		, , , , , , , , , , , , , , , , , , ,
		Dehtor

#### **SCHEDULE A - REAL PROPERTY**

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property

Nature of Debtor's Interest in Property

Nature of Debtor's Interest in Property

Joint, or Community

Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption

Amount of Secured Claim

None

Sub-Total > **0.00** (Total of this page)

Total > **0.00** 

(Report also on Summary of Schedules)

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 9 of 45

B6B (Official Form 6B) (12/07)

In re	Samuel J. Doak	Case No.
-		Debtor

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash on hand	-	20.00
2.	Checking, savings or other financial accounts, certificates of deposit, or	PNC Checking Acct: x7529	-	100.00
	shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Union Savings Checking Acct #: x1612	-	20.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Landlord	-	250.00
4.	Household goods and furnishings, including audio, video, and computer equipment.	Bedroom set, living room set, refrigerator, washing machine, dryer, tv, laptop	-	262.50
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Music books, old rugs wood masks, cloisonne, satsoma.	-	100.00
6.	Wearing apparel.	Misc. wearing apparel	-	100.00
7.	Furs and jewelry.	Rings, watches, bracelets & necklace	-	250.00
8.	Firearms and sports, photographic, and other hobby equipment.	Weight set	-	50.00
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total >	1,152.50
(Total of this page)	

**<sup>2</sup>** continuation sheets attached to the Schedule of Personal Property

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Page 10 of 45 Document

B6B (Official Form 6B) (12/07) - Cont.

Debtor

# SCHEDULE B - PERSONAL PROPERTY (Continuation Sheet)

		N.T.		,	IIb 1	Comment V. 1 C
	Type of Property	N O N E	Description and Location of Property		Husband, Wife, Joint, or ommunity	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X				
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X				
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X				
14.	Interests in partnerships or joint ventures. Itemize.	X				
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X				
16.	Accounts receivable.	1	week estimated accrued wages		-	500.00
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X				
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X				
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X				
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X				
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X				
				-(Total of	Sub-Tota this page)	al > <b>500.00</b>
				(10tal 01	uns page)	

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 11 of 45

B6B (Official Form 6B) (12/07) - Cont.

In re	Samuel J. Doak	Case No.	

Debtor

# **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		2000 Freightliner Argosy, no cab over, 1,974,000 miles	-	6,500.00
			1999 Ford Mustang with 160,000 miles	-	800.00
			1997 Volvo - not operating	-	100.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.		Sockets, tools, hammers, wrenches, crowbars, jacks	-	300.00
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		Guitar, trumpet, flute, sax, bass guitar & banjo [Value acquired from Guzzardo Music, Rockford]	-	740.00

Sub-Total > **8,440.00** (Total of this page)

Total >

10,092.50

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 12 of 45

B6C (Official Form 6C) (4/13)

In re	Samuel J. Doak	Case No.	_

Debtor

# SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)  11 U.S.C. §522(b)(2)  11 U.S.C. §522(b)(3)	☐ Check if debtor claims a homestead exemption that exceeds \$155,675. (Amount subject to adjustment on 4/1/16, and every three years thereafted with respect to cases commenced on or after the date of adjustment.)
11 0.5.C. §322(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash on Hand Cash on hand	735 ILCS 5/12-1001(b)	20.00	20.00
Checking, Savings, or Other Financial Accounts, C PNC Checking Acct: x7529	rertificates of Deposit 735 ILCS 5/12-1001(b)	100.00	100.00
Union Savings Checking Acct #: x1612	735 ILCS 5/12-1001(b)	20.00	20.00
Security Deposits with Utilities, Landlords, and Oth Landlord	ners 735 ILCS 5/12-1001(b)	250.00	500.00
Household Goods and Furnishings Bedroom set, living room set, refrigerator, washing machine, dryer, tv, laptop	735 ILCS 5/12-1001(b)	262.50	525.00
Books, Pictures and Other Art Objects; Collectibles Music books, old rugs wood masks, cloisonne, satsoma.	<u>s</u> 735 ILCS 5/12-1001(a)	100.00	200.00
Wearing Apparel Misc. wearing apparel	735 ILCS 5/12-1001(a)	100.00	100.00
Furs and Jewelry Rings, watches, bracelets & necklace	735 ILCS 5/12-1001(b)	250.00	250.00
<u>Firearms and Sports, Photographic and Other Hob</u> Weight set	<u>by Equipment</u> 735 ILCS 5/12-1001(b)	50.00	50.00
Accounts Receivable 1 week estimated accrued wages	735 ILCS 5/12-1001(b)	227.50	500.00
<u>Automobiles, Trucks, Trailers, and Other Vehicles</u> 2000 Freightliner Argosy, no cab over, 1,974,000 miles	735 ILCS 5/12-1001(c) 735 ILCS 5/12-1001(b) 735 ILCS 5/12-1001(d)	2,400.00 1,280.00 1,200.00	6,500.00
1999 Ford Mustang with 160,000 miles	735 ILCS 5/12-1001(b)	800.00	1,600.00
1997 Volvo - not operating	735 ILCS 5/12-1001(b)	0.00	200.00
Machinery, Fixtures, Equipment and Supplies Used Sockets, tools, hammers, wrenches, crowbars, jacks	d in <u>Business</u> 735 ILCS 5/12-1001(d)	300.00	300.00
Other Personal Property of Any Kind Not Already L Guitar, trumpet, flute, sax, bass guitar & banjo [Value acquired from Guzzardo Music, Rockford]	<u>-isted</u> 735 ILCS 5/12-1001(b)	740.00	740.00

Total: 8,100.00 11,605.00

\_\_\_\_ continuation sheets attached to Schedule of Property Claimed as Exempt

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Page 13 of 45 Document

B6D (Official Form 6D) (12/07)

In re	Samuel J. Doak	Case No.	_
_		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CDEDITODIC NAME	C	Husband, Wife, Joint, or Community			D	AMOUNT OF		
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONFINGENT	ロヨーマローロロ	DISPUTED	CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No.				Т	T E			
			Value \$		D			
Account No.								
			Value \$					
Account No.			Value \$					
Account No.								
			Value \$					
continuation sheets attached			S (Total of th	ubto nis p				
				Т	ota	1	0.00	0.00
			(Report on Summary of Sci				0.00	0.00

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Page 14 of 45 Document

B6E (Official Form 6E) (4/13)

In re	Samuel J. Doak	Case No.	
-		Debtor	

#### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account he debtor has with the reditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate dule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be oeled

liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed, place an "X" in the column labeled "Unliquidated," If the claim is disputed to the column labeled "Unliquidated," If the claim is disputed to the column labeled "Unliquidated," If the claim is disputed to the column labeled "Unliquidated," If the claim is disputed to the column labeled "Unliquidated," If the claim is disputed to the column labeled "Unliquid
"Disputed." (You may need to place an "X" in more than one of these three columns.)  Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box lab
"Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.
Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to prior listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.
☐ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
☐ Domestic support obligations
Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relat of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent salar representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
■ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Feder Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 15 of 45

B6E (Official Form 6E) (4/13) - Cont.

In re	Samuel J. Doak	Case N	No
•		Debtor,	

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

(Continuation Sheet)

Taxes and Certain Other Debts
Owed to Governmental Units

TYPE OF PRIORITY UNLIQUIDATED CODEBTOR Husband, Wife, Joint, or Community AMOUNT NOT ENTITLED TO PRIORITY, IF ANY CREDITOR'S NAME, ONTINGENT SPUTED AND MAILING ADDRESS Н DATE CLAIM WAS INCURRED **AMOUNT** INCLUDING ZIP CODE, W AND CONSIDERATION FOR CLAIM OF CLAIM AMOUNT ENTITLED TO PRIORITY C AND ACCOUNT NUMBER (See instructions.) NOTICE ONLY Account No. Illinois Department of Revenue 0.00 **Bankruptcy Section** PO Box 64338 Chicago, IL 60664-0338 0.00 0.00 **NOTICE ONLY** Account No. Internal Revenue Service 0.00 PO Box 7346 Philadelphia, PA 19101-7346 0.00 0.00 Account No. Account No. Account No. Subtotal 0.00 Sheet <u>1</u> of <u>1</u> continuation sheets attached to (Total of this page) Schedule of Creditors Holding Unsecured Priority Claims 0.00 0.00 Total 0.00 (Report on Summary of Schedules) 0.00 0.00 Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 16 of 45

B6F (Official Form 6F) (12/07)

In re	Samuel J. Doak			Case No.
-		Debtor	,	

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME,	CO	Н	usband, Wife, Joint, or Community			U I	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C 1 W	CONSIDERATION FOR CLAIM. IF CLA	) IM	- i I I	UN I	S P U I E D	AMOUNT OF CLAIM
Account No. x9122  Blain's Farm & Fleet/GECRB PO Box 960061 Orlando, FL 32896-0061		-	2007 Tires, batteries, oil, dog/cat, bird feed, aut repairs, boots, clothes			D I		
Account No. x4779  Capital One			2008 Gas, repairs on truck, food					3,178.60
PO Box 6492 Carol Stream, IL 60197-6492		-						999.22
Account No. x5823  Capital One PO Box 6492 Carol Stream, IL 60197-6492		-	2008 Gas, groceries, utilities, clothes					
Account No. x9860			2006 Gas, groceries, utilities, clothes					2,099.27
Capital One PO Box 6492 Carol Stream, IL 60197-6492		-						4,121.74
_ <b>5</b> continuation sheets attached		<u> </u>	(To	Su tal of thi			)	10,398.83

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 17 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Samuel J. Doak	Case No	
•		Debtor	

CDEDITORIC MAME	С	Hu	sband, Wife, Joint, or Community	С	U	D	эΤ	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	QU L	T E	S P U T E	AMOUNT OF CLAIM
Account No. x3516			2010	T	A T E D			
Capital One PO Box 6492 Carol Stream, IL 60197-6492		-	Gas, groceries, utilities		D			4,317.52
Account No. x0150			2003					
Capital One Bank (USA), N.A. PO Box 6492 Carol Stream, IL 60197		-	Gas, groceries, utilities					7,415.88
Account No. <b>x6552</b>	╁		2012	+		+	+	
Capital One, N.A. PO Box 71087 Charlotte, NC 28272-1087		-	Gas, grocieries, utilities					808.00
Account No. x1929	Ī		2009	T		T	T	
Chase PO Box 15123 Wilmington, DE 19850-5123		-	Gas, groceries, utilities					3,939.31
Account No. x1277	t	T	2010	T	T	t	$\dagger$	
Chase PO Box 15123 Wilmington, DE 19850-5123		-	Gas, groceries, utilities					1,997.57
Sheet no. 1 of 5 sheets attached to Schedule of		•		Sub	tota	ıl	T	40.470.65
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	ge)	) [	18,478.28

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 18 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Samuel J. Doak	Case No	
•		Debtor	

	1.	1		Ť	1	Ι-	Т
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	N	S P U T	AMOUNT OF CLAIM
Account No. x4699			2010	T	E		
Citi PO Box 6004 Sioux Falls, SD 57117-6004		-	Card transfers/0% initial interest, gas, grocery, utilities		D		12,005.24
Account No. x4628	╅	H	2009	+	╁	$\vdash$	
Citi PO Box 6004 Sioux Falls, SD 57117-6004		-	Gas, groceries, utilities				
				L			4,517.58
Account No. x6435  Discover PO Box6103  Carol Stream, IL 60197-6103		-	2009 Gas, groceries, utilities				2,746.71
Account No. x7839	t		1997	T			
EdFinancial PO Box 36008 Knoxville, TN 37930-6008		-	Student Loan				157,357.88
Account No. x3871	+		2007	+	H	+	
JC Penney GECRB PO Box 960090 Orlando, FL 32896-0090		-	Clothes, shoes				1,091.04
Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of			<u> </u>	Sub	tota	ı ıl	
Creditors Holding Unsecured Nonpriority Claims			(Total of t				177,718.45

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 19 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Samuel J. Doak	Case No
_		Debtor

	٦	ш	sband, Wife, Joint, or Community		U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN			AMOUNT OF CLAIM
Account No. x7758			2005	Т	T E		
Juniper - Mastercard Card Services PO Box 13337 Philadelphia, PA 19101-3337		-	Gas, groceries, utilities		D		98.46
Account No. Katherine Ellen Rice	Г		April 2014				
McGinnis-Chambers Funeral Home 644 River Drive Bettendorf, IA 52722		_	Funeral Expenses				5,305.45
Account No. <b>x3157</b>	H		2010				
Menards Capital One Retail Services PO Box 71106 Charlotte, NC 28272-1106		_	Dog/cat/bird food, lumber, oil, cement, sand, bricks, plants, compost, mulch				2,438.83
Account No. x1414			2008				
Musician's Friend Capital One PO Box Charlotte, NC 28272-1106		_	Guitar, bass, banjo, trumpet, music, picks, strings				2,947.47
Account No. <b>x8615</b>	$\vdash$		2013	+			
Sears PO Box 688956 Des Moines, IA 50368-8956		_	Xmas, gift cards, groceries, rakes, shoes - in collection with Northland Group Inc.				1,382.50
Sheet no. <b>3</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims		•	(Total of	Subt			12,172.71

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 20 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Samuel J. Doak	Case No
_		Debtor

CDEDITOD'S NAME	С	Hu	sband, Wife, Joint, or Community	C	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGEN	L Q U	I S P U T E D	AMOUNT OF CLAIM
Account No. x1345			2006	Ť	TE		
Sears PO Box 6882 Sioux Falls, SD 57117-6282		-	Clothes, plants, mulch, groceries, washer, dryer, refrigerator		D		4,809.05
Account No. x8577	╀	┝	2004	+	╀	-	4,000.00
State Farm Bank PO Box 23025 Columbus, GA 31902-3025		-	Gas, groceries, utilities, truck repairs, glasses, dental				7,430.43
Account No. x9933	╀		2007				7,430.43
US Bank PO Box 790408 Saint Louis, MO 63179-0408		-	Gas, groceries, utilities				3,141.76
Account No. x0148	✝	H	2008	+			
US Bank PO Box 790408 Saint Louis, MO 63179-0408		-	Gas, groceries, utilities				1,689.48
Account No. x4773	+		2008		+	+	,
US Cellular Dept. 0205 Palatine, IL 60055-0205		-	Cellular Service				452.58
Sheet no4 of _5 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims	•		(Total of	Sub this			17,523.30

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 21 of 45

B6F (Official Form 6F) (12/07) - Cont.

In re	Samuel J. Doak	Case No	
	-	Debtor	

_				—			
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	11)	DISPUTED	AMOUNT OF CLAIM
Account No. x5077			2009	'	A T E D		
Walmart Discover Card PO Box 960024 Orlando, FL 32896-0024		-	Grooceries, car repairs, tires, clothes		В		3,139.25
Account No.	╁	┢		+	$\vdash$	H	
- Account 1 (c)							
Account No.	┢	H		+	$\vdash$	H	
Account No.							
Account No.	1						
Sheet no. <b>5</b> of <b>5</b> sheets attached to Schedule of				Sub	tota	ıl	2 420 05
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	3,139.25
			(Report on Summary of S		Γota dule		239,430.82

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 22 of 45

B6G (Official Form 6G) (12/07)

In re	Samuel J. Doak	Case No
		Debtor ,

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Berneice Maxwell Rockford, IL

Month to month tenancy. \$500.00 per month. 15 years at this location.

Verizon PO Box 4002 Acworth, GA 30101 Over-the-road internet access

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 23 of 45

B6H (Official Form 6H) (12/07)

In re	Samuel J. Doak	Case No
		Debtor

#### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

# Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 24 of 45

Cill.	in this information to identify your a					1				
	in this information to identify your cotor 1 Samuel J. D									
_	otor 2 ouse, if filing)				_					
Uni	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number		-			☐ An		d filing ent showir	ng post-petitio	
_	fficial Form B 6l chedule I: Your Inc					MN	И / DD/ Y	YYY		12/13
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.  Describe Employment	are married and not filing w	ng jointly, and your spith you, do not include	oouse i	is liv matio	ing with yon about y	ou, incli your spo	ude infori ouse. If m	mation abou ore space is	t your needed,
1.	Fill in your employment information.		Debtor 1			ı	Debtor 2	or non-f	iling spouse	
	If you have more than one job, attach a separate page with	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Emplo	•		
	information about additional employers.	Occupation	Truck Driver							
	Include part-time, seasonal, or self-employed work.	Employer's name	Self-employed							
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here? <u>12</u>				_			
Par	Give Details About Mor	nthly Income								
	mate monthly income as of the duse unless you are separated.	ate you file this form. If	you have nothing to rep	ort for	any l	line, write S	\$0 in the	space. In	clude your no	n-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		ombine the information	for all e	emplo	oyers for th	nat perso	n on the I	ines below. If	you need
						For Debt	or 1		ebtor 2 or ing spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,	ry, and commissions (b calculate what the monthl	efore all payroll ly wage would be.	2.	\$	3,1	147.92	\$	N/A	-
3.	Estimate and list monthly overt	ime pay.		3.	+\$		0.00	+\$	N/A	<u>-</u>
4.	Calculate gross Income. Add lin	ne 2 + line 3.		4.	\$	3 147	7 92	\$	N/A	

Debtor	1	Samuel J. Doak	-	Case	number (if known)		
	<b>.</b>	ve Pero Albana	4	For	Debtor 1	non-	Debtor 2 or filing spouse
(	Jop	by line 4 here	4.	»_	3,147.92	\$	N/A
5. <b>L</b>	_ist	all payroll deductions:					
	ā.	Tax, Medicare, and Social Security deductions	5a.	\$_	781.00	\$	N/A
	ōb.	Mandatory contributions for retirement plans	5b.	\$_	0.00	\$	N/A
	c.	Voluntary contributions for retirement plans	5c.	\$_	0.00	\$ <u> </u>	N/A
	5d.	Required repayments of retirement fund loans	5d.	\$ <u></u>	0.00	\$ <u> </u>	N/A
	ōe. ōf.	Insurance	5e. 5f.	\$ <u> </u>	0.00	ф <u> —</u>	N/A
	5g.	Domestic support obligations Union dues	5g.	\$ <u>_</u>	0.00	ф <u> —</u>	N/A N/A
	5h.	Other deductions. Specify:	5h.+	\$-	0.00	+ \$ <del></del>	N/A
		I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	— 6.	<u> </u>		· • —	•
		• •		ъ Т	781.00	Ψ <u></u>	N/A
		culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$ <u> </u>	2,366.92	\$ <u></u>	N/A
	<b>₋ist</b> Ba.	All other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly not income.	90	\$	0.00	¢	NVA
s	ßb.	monthly net income.  Interest and dividends	8a. 8b.	\$ _	0.00	\$ \$	N/A N/A
	3c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		\$	0.00	\$ \$	N/A
8	ßd.	Unemployment compensation	8d.	\$	0.00	\$	N/A
3	Вe.	Social Security	8e.	\$	0.00	\$	N/A
	Bf.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8g.	\$	0.00	\$	N/A
	3g. 3h.	Other monthly income. Specify:	8h.+	\$ _	0.00	_ ֆ —	N/A N/A
	<i>)</i> 11.		_ ''''	Ψ_	0.00	`	<u> </u>
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A
10. <b>(</b>	ماد <sup>د</sup>	culate menthly income. Add line 7 uline 0	10. \$		2 366 92 + \$		N/A = \$ 2,366.92
		culate monthly income. Add line 7 + line 9.  I the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.   φ		2,366.92 + \$_		N/A = \$ 2,366.92
11. <b>\$</b>	Stat nclu othe Do r	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your or friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not accify:	depend	,	•	•	chedule J. 11. +\$ 0.00
١	∕Vrit	If the amount in the last column of line 10 to the amount in line 11. The reside that amount on the Summary of Schedules and Statistical Summary of Certain lies					12. \$
13. <b>[</b>	Do y	you expect an increase or decrease within the year after you file this form No.	?				monthly income

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 26 of 45

Fill	in this informa	ation to identify yo	our case:					
Deb	tor 1	Samuel J. D	oak			Ch	eck if this is:	
		<u> </u>	<u>our</u>				An amended filing	
Deb	tor 2							wing post-petition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unit	ed States Bank	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
Cas	e number					П	A separate filing fo	or Debtor 2 because Debtor
	nown)						2 maintains a sepa	
Of	fficial Fo	orm B 6J						
			_ Evnor					
		J: Your			- 600			12/1:
info	ormation. If m		eded, atta	. If two married people ar ch another sheet to this i n.				
Par		ribe Your House	ehold					
1.	Is this a join							
	No. Go to							
		es Debtor 2 live	ın a separ	ate household?				
	□ Y	es. Debtor 2 mu	st file a sep	parate Schedule J.				
2.	Do you hav	e dependents?	■ No					
	Do not list D	ebtor 1 and	☐ Yes.	Fill out this information for	Dependent's relati		Dependent's	Does dependent
	Debtor 2.			each dependent	Debtor 1 or Debto	r 2	age	live with you?
	Do not state dependents							☐ Yes
	a op on a on to						_	□ No
								☐ Yes
								☐ No
								☐ Yes
								□ No
								☐ Yes
3.		penses include		No				
		of people other to d your depende		Yes				
Par		nate Your Ongoi		y Expenses uptcy filing date unless y	ou are using this f	orm oc o o	unnlament in a Ch	antar 12 ages to report
exp	enses as of a plicable date.	a date after the	bankruptc	y is filed. If this is a supp	lemental Schedule	J, check	the box at the top of	of the form and fill in the
Inc	lude exnense	es naid for with	non-cash	government assistance it	vou know			
				cluded it on Schedule I: Y				
(Off	ficial Form 6I	l.)					Your exp	enses
4.		or home owners		ses for your residence. In	nclude first mortgage	e 4.	\$	500.00
		ded in line 4:	- g. cana c					
		estate taxes				4a.	\$	0.00
		erty, homeowner'	s, or renter	's insurance		4b.		0.00
	•	•		ıpkeep expenses		4c.		80.00
	4d. Home	eowner's associa	tion or con	dominium dues		4d.	\$	0.00
5.	Additional	mortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

# Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 27 of 45

Debtor 1 Samuel J. Doak	Case number (if known)
6. Utilities:	
6a. Electricity, heat, natural gas	6a. \$ <b>204.97</b>
6b. Water, sewer, garbage collection	6b. \$ <b>20.00</b>
6c. Telephone, cell phone, Internet, satellite, and cable service	es 6c. \$ 192.79
6d. Other. Specify:	6d. \$ <b>0.0</b> 0
Food and housekeeping supplies	7. \$ 600.00
Childcare and children's education costs	8. \$ 0.00
Clothing, laundry, and dry cleaning	9. \$ 100.00
D. Personal care products and services	10. \$ 30.00
Medical and dental expenses	11. \$ 25.00
Transportation. Include gas, maintenance, bus or train fare.	23.00
Do not include car payments.	12. \$ <b>260.0</b> 0
3. Entertainment, clubs, recreation, newspapers, magazines, an	nd books 13. \$ 30.00
Charitable contributions and religious donations	14. \$ 0.00
5. Insurance.	
Do not include insurance deducted from your pay or included in li	nes 4 or 20.
15a. Life insurance	15a. \$ <b>25.00</b>
15b. Health insurance	15b. \$ <b>0.0</b> 0
15c. Vehicle insurance	15c. \$187.03
15d. Other insurance. Specify:	15d. \$ <b>0.0</b> 0
<ol> <li>Taxes. Do not include taxes deducted from your pay or included i Specify:</li> </ol>	in lines 4 or 20.
7. Installment or lease payments:	
17a. Car payments for Vehicle 1	17a. \$ <b>0.0</b> 0
17b. Car payments for Vehicle 2	17b. \$ <b>0.00</b>
17c. Other. Specify:	17c. \$ <b>0.00</b>
17d. Other. Specify:	17d. \$ <b>0.00</b>
Your payments of alimony, maintenance, and support that yo	
deducted from your pay on line 5, Schedule I, Your Income (C	
Other payments you make to support others who do not live	
Specify:	19.
Other real property expenses not included in lines 4 or 5 of the	his form or on Schedule I: Your Income.
20a. Mortgages on other property	20a. \$ <b>0.0</b> 0
20b. Real estate taxes	20b. \$ <b>0.00</b>
20c. Property, homeowner's, or renter's insurance	20c. \$ <b>0.00</b>
20d. Maintenance, repair, and upkeep expenses	20d. \$ <b>0.00</b>
20e. Homeowner's association or condominium dues	20e. \$ <b>0.00</b>
. Other: Specify:	21. +\$ <b>0.0</b> 0
Your monthly expenses. Add lines 4 through 21.	22. \$ <b>2,254.79</b>
The result is your monthly expenses.	
. Calculate your monthly net income.	
23a. Copy line 12 (your combined monthly income) from Schedu	ule I. 23a. \$ <b>2,366.92</b>
23b. Copy your monthly expenses from line 22 above.	23b\$ <b>2,254.7</b> 9
23c. Subtract your monthly expenses from your monthly income	).
The result is your monthly net income.	23c. \\$ <b>112.1</b> 3
Do you expect an increase or decrease in your expenses with For example, do you expect to finish paying for your car loan within the year modification to the terms of your mortgage?	hin the year after you file this form? ar or do you expect your mortgage payment to increase or decrease because
■ No.	
☐ Yes.	
Explain:	

Case 15-80277

Document

Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Page 28 of 45

B6 Declaration (Official Form 6 - Declaration). (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	Samuel J. Doak			Case No.			
			Debtor(s)	Chapter	7		
	DECLARATION CO	ONCERN	IING DEBTOR'S SC	HEDULI	ES		
DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR  I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting ofsheets, and that they are true and correct to the best of my knowledge, information, and belief.							

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 29 of 45

B7 (Official Form 7) (04/13)

## United States Bankruptcy Court Northern District of Illinois

In re	Samuel J. Doak		Case No.	
		Debtor(s)	Chapter	7

#### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112: Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

#### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
\$5,587.89	2015 YTD: Self-employed (Net: 3653.82)
\$165,000.00	2014: Self-employment (Amount estimated - NET: \$16,000 - \$18,000)
\$163,497.68	2013: Self-employment (Amount estimated - NET: \$14,155)
\$163,680.37	2012: Self-employment (Amount estimated - NET: \$12,029.00

## Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 30 of 45

B7 (Official Form 7) (04/13)

2

### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**AMOUNT** 

**SOURCE** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR DATES OF PAYMENTS

AMOUNT PAID

AMOUNT STILL OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225\*. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATES OF PAYMENTS/ TRANSFERS AMOUNT
PAID OR
VALUE OF AMOUNT STILL
TRANSFERS OWING

NAME AND ADDRESS OF CREDITOR

None c All debtors: List all pay

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR
SEE PARAGRAPH 10

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

\$0.00

\$0.00

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

COURT OR AGENCY AND LOCATION STATUS OR DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<sup>\*</sup> Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

### Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 31 of 45

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

#### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

### 7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 32 of 45

B7 (Official Form 7) (04/13)

4

### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

Katz, Huntoon & Fieweger, P.C.

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY

10/8/14 \$400.00

1000 36th Avenue Moline, IL 61265

Cricket Debt 12/3/14

\$36.00

\$100.00

Katz Nowinski P.C. 1000 36th Avenue Moline, IL 61265

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR Beth Wiskow 8813 N. Mulberry Road Leaf River, IL 61047

Significant other - 20 years

DATE **Monthly** 

1/27/15

AND VALUE RECEIVED

Debtor pays his common law wife for the purpose of paying groceries, gas for the car, expenses for the children, etc. \$1,500.00 per

DESCRIBE PROPERTY TRANSFERRED

month.

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

SFER(S) IN PROPERTY

#### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 33 of 45

B7 (Official Form 7) (04/13)

#### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

#### 14. Property held for another person

None 

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER Doak

DESCRIPTION AND VALUE OF PROPERTY Beth Wiskow, Abraham Doak & Elijah Significant other and debtor's children each have their own personal property.

LOCATION OF PROPERTY **Debtor's Residence** 

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

### Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 34 of 45

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF DATE OF ENVIRONMENTAL

SITE NAME AND ADDRESS GOVERNMENTAL UNIT NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

docket number.

NAME AND ADDRESS OF
GOVERNMENTAL UNIT
DOCKET NUMBER
STATUS OR DISPOSITION

#### 18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS ENDING DATES

Samuel J. Doak x5974 Owner-operator 2001 - present

(trucking

(trucking)

**BEGINNING AND** 

None b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

#### 19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

#### Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 35 of 45

B7 (Official Form 7) (04/13)

NAME AND ADDRESS

DATES SERVICES RENDERED

DOLLAR AMOUNT OF INVENTORY

Samuel J. Doak 8813 N. Mulberry Road Leaf River, IL 61047

Katz | Nowinski P.C. 1000 36th Avenue Moline, IL 61265

April 2014 - present

None b. List all firms or individuals who within the two years immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

**ADDRESS** DATES SERVICES RENDERED NAME

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS DATE ISSUED

INVENTORY SUPERVISOR

20. Inventories

None a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory,

and the dollar amount and basis of each inventory.

DATE OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NATURE AND PERCENTAGE NAME AND ADDRESS TITLE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

**ADDRESS** DATE OF WITHDRAWAL NAME

### Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 36 of 45

B7 (Official Form 7) (04/13)

8

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

#### 23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

#### 24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

#### 25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

\* \* \* \* \* \*

#### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date January 31, 2015 Signature /s/ Samuel J. Doak
Samuel J. Doak

Dalliaci U. L

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 37 of 45

B8 (Form 8) (12/08)

# United States Bankruptcy Court Northern District of Illinois

	G N	
Debtor(s)	Case No.	7
Debtor(s)	Chapter	
UAL DEBTOR'S STATEN	MENT OF INTEN	TION
tate (Part A must be fully co	ompleted for <b>EACI</b>	I debt which is secured by
al pages if necessary.)	mpreced for 201201	2 dest which is secured by
Describe Prop	perty Securing Debt	:
☐ Retained		
one):	V G G A 700 (0)	
or example, avoid lien using 11	U.S.C. § 522(f)).	
☐ Not claimed	l as exempt	
eases. (All three columns of Par	t B must be complete	ed for each unexpired lease.
ribe Leased Property:		e Assumed pursuant to 11 (p)(2):
ribe Leased Property:	U.S.C. § 365	(p)(2): ☐ NO
1	Describe Prop  Retained one):  One example, avoid lien using 11  Not claimed eases. (All three columns of Parents Leased Property:	Describe Property Securing Debt  Retained one):  Or example, avoid lien using 11 U.S.C. § 522(f)).  Not claimed as exempt  eases. (All three columns of Part B must be complete U.S.C. § 365

Samuel J. Doak

Debtor

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 38 of 45

# United States Bankruptcy Court Northern District of Illinois

In r	e Samuel J. Doak		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMI	PENSATION OF ATTOR	NEY FOR DE	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule paid to me within one year before the filing of the pebehalf of the debtor(s) in contemplation of or in contemplation.	etition in bankruptcy, or agreed to be	paid to me, for serv		
	For legal services, I have agreed to accept		\$	1,100.00	
	(Additional \$200 for first Meeting of Creditors)	)			
	Prior to the filing of this statement I have receive			500.00	
				600.00	
2.	\$ of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	Debtor Other (specify):				
4.	The source of compensation to be paid to me is:				
	Debtor Other (specify):				
5.	☐ I have not agreed to share the above-disclosed co	ompensation with any other person ur	nless they are mem	bers and associates	of my law firm
	I have agreed to share the above-disclosed comp copy of the agreement, together with a list of the				law firm. A
6.	In return for the above-disclosed fee, I have agreed	to render legal service for all aspects of	of the bankruptcy of	ease, including:	
	<ul> <li>a. Analysis of the debtor's financial situation, and reb. Preparation and filing of any petition, schedules, c. Representation of the debtor at the meeting of cred. [Other provisions as needed]         Negotiations with secured creditors reaffirmation agreements and applications of liens on the secured creditors.     </li> </ul>	statement of affairs and plan which n editors and confirmation hearing, and to reduce to market value; exen ations as needed; preparation a	nay be required; any adjourned hea nption planning;	rings thereof;	filing of
7.	By agreement with the debtor(s), the above-disclosed Representation of the debtors in any any other adversary proceeding.			es, relief from sta	ay actions or
		CERTIFICATION			
this	I certify that the foregoing is a complete statement o bankruptcy proceeding.	f any agreement or arrangement for p	ayment to me for r	epresentation of the	debtor(s) in
Date	ed:				
		Dale G. Haake 0312 Katz   Nowinski P.0			
		1000 36th Avenue	<b>J.</b>		
		Moline, IL 61265	000/707 0005		
		309/797-3000 Fax: dhaake@katzlawfir			
L		unaant whatziawiii			

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

## 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

## Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure</a>.

Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Page 41 of 45 Document

B 201B (Form 201B) (12/09)

# United States Rankruntey Court

		Northern District of Illinois	l	
In re	Samuel J. Doak		Case No.	
		Debtor(s)	Chapter	7
		OF NOTICE TO CONSUME 2(b) OF THE BANKRUPTCY		R(S)
Code.	I (We), the debtor(s), affirm that I (we) have	Certification of Debtor ve received and read the attached notic	e, as required	by § 342(b) of the Bankruptcy
Samuel J. Doak		${ m X}$ /s/ Samuel J. Doa	√ /s/ Samuel J. Doak	
Printed	d Name(s) of Debtor(s)	Signature of Debto	or	Date
Case N	No. (if known)	X		
		Signature of Joint	Debtor (if any	y) Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) only if the certification has NOT been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

# United States Bankruptcy Court Northern District of Illinois

Northern District of Inhiois								
In re	Samuel J. Doak		Case No.					
		Debtor(s)	Chapter 7					
	VE	CRIFICATION OF CREDITOR N	MATRIX					
		Number of	f Creditors:	24				
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.							
Date:	January 31, 2015	/s/ Samuel J. Doak Samuel J. Doak						

Berneice Maxwell Rockford, IL

Blain's Farm & Fleet/GECRB PO Box 960061 Orlando, FL 32896-0061

Capital One PO Box 6492 Carol Stream, IL 60197-6492

Capital One Bank (USA), N.A. PO Box 6492 Carol Stream, IL 60197

Capital One, N.A. PO Box 71087 Charlotte, NC 28272-1087

Chase PO Box 15123 Wilmington, DE 19850-5123

Citi PO Box 6004 Sioux Falls, SD 57117-6004

Discover PO Box6103 Carol Stream, IL 60197-6103

EdFinancial PO Box 36008 Knoxville, TN 37930-6008

Illinois Department of Revenue Bankruptcy Section PO Box 64338 Chicago, IL 60664-0338

Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346 JC Penney GECRB PO Box 960090 Orlando, FL 32896-0090

Juniper - Mastercard Card Services PO Box 13337 Philadelphia, PA 19101-3337

McGinnis-Chambers Funeral Home 644 River Drive Bettendorf, IA 52722

Menards Capital One Retail Services PO Box 71106 Charlotte, NC 28272-1106

Musician's Friend Capital One PO Box Charlotte, NC 28272-1106

Northland Group Inc. PO Box 390905 Minneapolis, MN 55439

Sears PO Box 688956 Des Moines, IA 50368-8956

Sears
PO Box 6882
Sioux Falls, SD 57117-6282

State Farm Bank PO Box 23025 Columbus, GA 31902-3025

US Bank PO Box 790408 Saint Louis, MO 63179-0408

# Case 15-80277 Doc 1 Filed 02/05/15 Entered 02/05/15 09:23:27 Desc Main Document Page 45 of 45

US Cellular Dept. 0205 Palatine, IL 60055-0205

Verizon PO Box 4002 Acworth, GA 30101

Walmart Discover Card PO Box 960024 Orlando, FL 32896-0024